

Employer-Based Coverage in Wisconsin

Early Findings from the Family Health Survey

Russell Pederson
Office of the Secretary
Department of Health and Family Services

September 20, 2001



Why We Want to Know About Employer-Based Health Insurance Coverage

- ◆ It is the primary source of health insurance in Wisconsin:
 - ✓ Covers 78% of persons ages 0-64
 - ✓ 3.5 million insured
- ◆ Three quarters of uninsured individuals are in a household that includes a full-time worker
 - ✓ 226,000 people



Wisconsin Family Health Survey

- ◆ Grant funded modifications and research
 - ✓ Add new question set regarding relationship between employment and health insurance
 - ✓ Six months data (Jan. - June 2001)
 - ◆ 2,436 interviews
 - ◆ 6,368 sample size



Employment Questions - New for 2001

- ✓ Whether currently employed/self-employed, etc...
- ✓ Number of jobs
- ✓ Hours worked per week
- ✓ Number of employees
- ✓ Type of employer



Employment Questions - New for 2001

- ✓ Temporary or contract work
- ✓ Offer of health insurance from current employer
- ✓ Obtains health insurance from current employer
- ✓ Insurance covers others in household
- ✓ Employer's share of the premium



Access to Employer Sponsored Insurance (Employees ages 18-64)

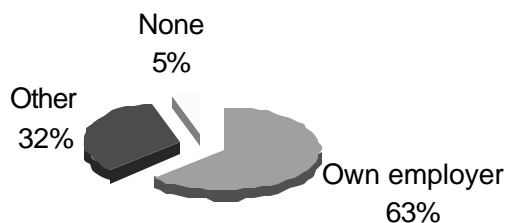
- | | |
|---------------|-----|
| ● Offered | 81% |
| ✓ Taken | 63% |
| ✓ Declined | 18% |
| | |
| ● Not offered | 17% |
| ● Don't know | 2% |

Source: Family Health Survey 2001, Wisconsin Dept. of Health and Family Services



All Employees Ages 18-64

- ◆ Percent with health insurance through their job

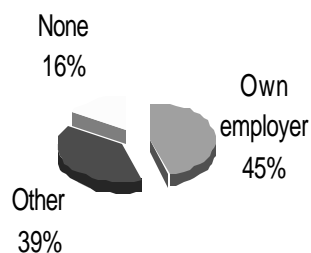


Source: Family Health Survey 2001, Wisconsin Dept. of Health and Family Services



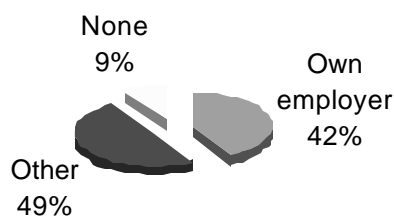
Low-income Employees

- ◆ 51,000 uninsured
 - ✓ 49% of total uninsured employees
 - ✓ 17% of uninsured persons ages 0-64
- ◆ Percent with health insurance through their job:

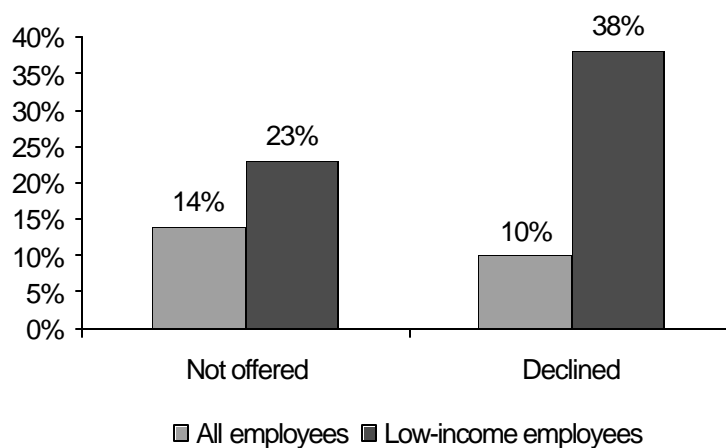


Small Business Employees

- ◆ 65,000 uninsured
 - ✓ 62% of total uninsured employees
 - ✓ 21% of uninsured ages 0-64
- ◆ Percent with health insurance through their job:

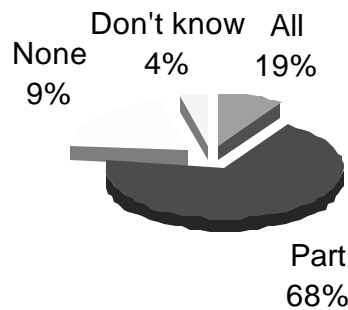


Uninsured Employees: Not Offered or Declining Coverage



Contribution to premium

- ✓ Employer contribution to health insurance premium:



Source: Family Health Survey 2001, Wisconsin Dept. of Health and Family Services



Case Study: Private Coverage, Public Support

- ◆ BadgerCare Health Insurance Premium Program (HIPP)
 - ✓ State buy-in of employer coverage
 - Coordinates with employers to supplement, not supplant, employer insurance pools
 - Maximizes use of private support for BadgerCare
 - ✓ Provide continuity of care, maintain provider networks, promote comparable access to health care for all employees



HIPP Refinements

- ◆ Further leverage private support
 - ✓ Lower employer minimum premium contribution requirement to maximize cost-effectiveness
 - ✓ Consider buy-in to self-insured plans for eligible families
- ◆ Enrollment enhancements
 - ✓ BadgerCare eligibility as “qualifying event”
 - ✓ Enroll BadgerCare families with Medicaid children



Summary...

- ◆ New FHS insurance question set
 - ✓ New information from households on employment and health insurance
 - Ability to develop and analyze data on uninsured employees
 - ✓ Supports program administration and policy development

